



Peoples Bank of Jamestown

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(Promani)

September 8, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Director Carter:

Please do not approve Wal-Mart's application for an ILC. We do not need a giant retailer that has run 90% of the small independent business people out of business as a restricted bank. Our country is one of the greatest economic powers in the world by keeping banking and commerce separate.

Wal-Mart has closed our small communities grocery store, drug store, hardware store, and clothing store in our rural community as those retailers could not compete with Wal-Mart's prices 20 miles away.

Our community bank and school are the only things keeping this rural community alive. If we have to compete with the 2 Wal-Marts within 20 miles of the bank, our personal service may not be enough to compete. If the bank is closed the school will close and Wal-Mart wins again.

Please do not approve Wal-Mart's application to combine banking and commerce.

Sincerely

David B Hampton
President

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